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A SERIES OF SHORT STORIES

By J. MARSDEN SUTCLIFFE,

THE ROMANCE OF AN INSURANCE OFFICE.

Being Passages in the Experience of Mr. AUGUSTUS WILLIAM WEBBER. Formerly General Manager to the Universal Insurance Company.

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Strange Disappearance of Mr.

Constam.

I.

Mr. Jerome Kohnstam came to England to await the issue of some speculations in which he was engaged, and arrived in London on that memorable day in June when the news came to hand of Wellington's victory over Napoleon on the field of Watertory over Napoleon on the field of Waterloo. That great battle, which brought death and desolation to countless thousands and secured to Europe 40 years of uninterrupted peace, laid the foundations of Mr. Kohnstam's prodigious wealth. He was well on for middle life when he first came declared his readiness to prepare his beautito our friendly shores, and had hitherto ful Thyrza for Mr. Constam's meditated suffered many a rude buffet at the hands of that fickle goddess who is said to preside over the affairs of men, dividing to them their unequal lots. But when the crashing of city bells from a hundred steeples, the roar of artillery, and the thousand and one manifestations of the delight of a people suddenly gone delirious with joy, proclaimed to the world that Napoleon had suffered defeat, and the allied armies were even then marching on Paris, everything was suddenly changed to this man, who had hitherto been the sport of ill-natured Fortune.

It happened in this way. When Mr. Kohnstam heard that Napoleon had broken loose from Elba, he arrived at the conclusion that the result would prove disastrous to the Emperor, and that the game now to be played might be turned to good account for the improvement of his own private fortune. He was too astute a politician to entertain a doubt that Europe would band itself against "the uncaged lion," and that

after one brief, glorious struggle, the man who had bestridden Europe like a Colossus would "fall, never to rise again." For one brief moment after the escape from Elba, Europe held its breath in an agony of terror. This interval of alarm was seized upon by Mr. Kohnstam as the flood-tide in his affairs, which, rightly met, would "lead on to fortune." When many timid speculators were seized with panic fear, Mr. Kohnstam kept his head cool and his courage firm. He immediately staked his all on "the fortune of war," and arrived in London to find his forecast justified—in time to thrust his his affairs, which, rightly met, would "lead cast justified—in time to thrust his easily prevailed upon to enter into her hussickle into the golden harvest which had sprung up suddenly to reward his adventurous sowing. In word, Mr. Kohnstam, who left Antwerp with one gold
coin in his pocket, found, when he reached
that his friend. Theodore

woman to assist him to the realization of
his ambition. When, after a brief but
happy married life of three years, her husband died, and was buried in the vaults
which contained the bones of dead-and-gone stam, who left Antwerp with one gold coin in his pocket, found, when he reached the great city, that his friend, Theodore Constantine, had carried out his instruetions to the letter, and for the first time in his life he wrote himself down a capitalist. He decided to abide in the land, where for once in his troubled history a goodly shock of the sheaves had fallen to his reaping hook, and, establishing himself in London in the Turkey trade, he took his friend Con stantine into partnership, assigning to him a seventh share of the profits of the new undertaking, in commendation of the zeal and intelligence shown by him in carrying out the instructions which he had ended so fortunately. Before seven years had rolled by Mr. Kohnstam was reputed to be one of the wealthiest men in the city.

To what country Mr. Jerome Kohnstam's

forbears belonged, it would have puzzled him to say. He was a Levantine by birth; but beyond the fact that his ancestors were not Asiatic, he knew little of his family history. He fondly cherished the impres-sion that the blood of the Hellas ran in his veins, a supposition to which the Greek cast of his handsome face lent some corrobora-tion. But it was seldom that Mr. Kohnstam allowed his thoughts to travel in this direction. If not an Asiatic, he had all the needle-like sharpness which marks certain branches of the tribe of Shem, in pursuit of the affairs of trade; and whilst commerce engaged all his care he was under no temptation to trouble himself about his progen

For ten years after settling in England, Mr. Kohnstam stifled the domestic affections, which were strong within him, and lived To the remonstrances of friends who urged him to marry, he invariably returned the same reply; he had not time to think The one mistress whom he loved with a touch of passion was the goddess Fortune, who after many slights had deigned at last to smile upon him.

A time came when the wealth for which be had schemed and toiled far exceeded his most sanguine expectations, and could no longer fill his heart. He was ambitious, too, in a way in which his rapidly filling coffers did nothing to satisfy. He became bitten with the English passion, to found a family and become lord paramount over a wide domain. Even visions of a possible coronet began to cross his mind.

The days of merchant princes, with wealth outvying the possessions of the proudest among the English nobility, were only beginning then; and the social line between the mighty kings of commerce and that which calls itself society was drawn with a sharpness and depth entirely unknown in these Democratic times. Mr. Kohnstam made a hard fight to mount above the lower city firmament, but his efforts to soar to that blue empyrean which basked in the smiles of the court were doomed to disappointment. He was a great man in the city-where, however, he fought shy of city honors—but west of Temple Bar his glories suffered total and irremediable eclipse. Baffled in his purpose to secure the social footing to which he thought his wealth entitled him, he swore in his wrath that the blood of the Kohnstams should yet intermingle with the bluest in the realm of En-

word. His worst enemy would not have declared of him that he was of the kind to let the grass grow under his feet. His vow was no sooner registered than he began to lay matters in train to bring about its fulfillment. He heard that a fine estate, belonging to an illustrious but impoverishe was in the market, and resolved

upon its purchase, Greystoke Court was situated in one of the fairest of the English midland counties. about 130 miles from London. Mr. Kohr stam burried away as fast as a post-chaise drawn by four horses could carry him. It drawn by four horses could carry was noon when he set out, but on the morning of the fifth day he had com-pleted a close inspection of Greystoke and its demesnes, and accompanied his lawyer was engaged with family solicitors in London, in otiating the purchase. When the carilnegotiating the purchase. lon of the old Stock Exchange rang out its chimes at the hour of noon to the tune of "There's nee luck about the house," Mr. Kohnstam emerged from a street close by, the happy owner of Greystoke estate, with a rent-roll that as times went might fairly be called princely. He left his law-

his matrimonial intentions to his junior partner. Theodore Constantine made no

attempt to conceal his satisfaction when he

learnt that the lady whom Mr. Constam had singled out for the intended honor was his own daughter, Thyrza. He avowed him-self most flattered by the preference, and

attack on the virgin citadel of her heart. Thyrza Constantine was a beautiful wom-

an of five-and-twenty, of the purest Greek type, and in the fulness of her charms. It

might have been thought that a woman so young and fair, with none of the early freshness of feeling departed, good and ami-able, too, deserved a better fate than to mate

with a man who was at least 30 years her

senior. Such a disparity in years was a gulf not easily to be bridged over. On the

other hand, it might have been argued that Mr. Constam, if no longer young, was well preserved, and was gifted with the qualities

which might be trusted to secure the happi-

ness of any woman who would confide her future to his keeping. He had led no riot-ous youth to impair his constitution, and although time, and the cares of his earlier

years, had silvered his locks, they had abat-

ed nothing from his height, or the firmness and elasticity of his step. He was still as straight as a poplar, well knit and wiry, and bade fair to "make old bones." Add to

that an excellent heart, and what more would you have?
Mr. Constam's courtable supplied a fresh

Happy is the wooing That's not long a-doing.

Within a month after he had become Lord

of the Manor of Greystoke and sundry other seignorial rights, Thyrza Constantine had been made the mistress of Greystoke Court. They were married quietly within the time-worn walls of Greystoke Church.

Mr. Constam's strength of will was

Templetons for six centuries past, she gave

herself up entirely to the interests of the

little Constantine Constam, dear to her for

his dead father's sake as well as his own,

and dear, too, as the frail argosy which car-

ried such precious hopes.

Mrs. Constam had often heard her hus-

band quote the remark: "It takes three generations to make a gentleman." She re-solved to abbreviate that period by one

generation. It her ambition, like that of her departed husband's, was a little vulgar, it could not be denied by her most bitter crities that she displayed all the instincts

and feelings of a true gentlewoman—one of nature's own making. Her charities were

lavish without ostentation. On the few oc-

casions when the opportunity to show herself hospitable was afforded her, she discharged

the duties of hostess with an unassuming grace and kindliness, which did more than

her undoubted beauty, or the compassion

felt for her in her early widowhood, to thaw

the icy reserve with which "the county"

had resented what they termed the "Con-

gracious mien, and in time became a social

success; so that when the young Constantine had been plunged into the aristocratic Lethe of Eton and Christ Church, where

plebeian stains and memories were washed

away, she contrived to marry her son to her

liking. For although Edith Newpham

brought no fortune to Constantine, and was

only the daughter of a baronet, she brought

a coat-of-arms, with quarterings enough to have puzzled the whole College of Heralds,

if haply they had been required to trace out

the various branches and twigs of the

Constantine's career was a brief one. He

was killed in the hunting field three months

before his first child was born. Even the

memory of the recent tragic death of his

father could not cast a gloom over the re-joicings at Greystoke, when Newnham Con-

stam, the third of his race, was born. The

mother's heart was comforted in her sorrow

over the untimely death of her husband,

who had been spatched from her ere the orange blossoms which had bloomed on her

fair young brow as a bride had had time to

wither. Mrs. Constam, the elder, naturally

rejoiced that when the stock had been re-

morselessly cut down a young and healthy shoot had appeared, leaving to old Jerome

Constam a name and a representative in the

land of his adoption. Huge casks of beer were immediately broached and bells set

ringing; and when the tiny Newnham was

carried for baptism across the park to the gray ivy-covered church which stands just

outside the park gates at the entrance of the

village of Greystoke, he was conducted through a perfect avenue of tenants and re-

tainers who were holding high festivity in honor of the little squire, while the women called down blessings on his bonnie face. It

is the strange disappearance of this Newn-ham Constam we have to relate.

II.

Newnham's coming of age was celebrated

with even greater festivity than signalized

his birth. By this time the reproach of trade

no longer sullied the name of Constam.

Newsham was regarded as much a lord of

the soil as if his ancestors had struck their

"He is quite one of us," one old dowager

was heard to remark. Accordingly when

the choice of the young Squire of Greystoke

fell on the beautiful but lightly-portioned

daughter of the Earl of Selincourt no im-

pediment interfered with the success of his

"He will make handsome settlements."

Lord Selincourt whispered in the ear of his

wife, when that observant lady drew the at-

tention of her spouse to the marked manner with which Newnham Constam was singling

ont the fair Lady Barbara for his favors, during the festivities which celebrated the

coming of the young man into his kingdom.

Lady Selincourt murmured a smiling assent

roots in Greystoke centuries back.

She bore herself as a well-bred woman of

stam invasion."

illustration of the old adage:

cence of a child. Newnham Constam had the frame of a young Hercules, and a face like a Greek god. He had inherited the proud, classic beauty of his grandmother, and his English education, which had been carefully watched over, had formed him into the model of an English gentleman, with a certain dignity of carriage happily blended with an amiable disposition and winning manners. He looked like a young hero who deserved to be loved for his own sake, without reference to the broad acres of which he was lord. Barbara's heart was carried by storm, and when he poured into her delighted ears his love plaints and vows of eternal affection, she returned him love for love, and vow for vow.

One cloud, however, rested upon this promising alliance—a cloud that was destined to grow in volume until it broke and turned the joy into direct mourning. A

PITTSBURG.

promising alliance—a cloud that was destined to grow in volume until it broke and turned the joy into direct mourning. A neighboring squire, Mr. Bretterly, of Bretterly Hall (a man at least ten years Newnham's senior), considered himself an abused man when tidings of the impending marriage went abroad. He, too, had been enslaved by the bright beauty of Lady Barbara, and, whether rightly or wrongly, considered that the lady had shown him marked signs of her preference. In this, Mr. Bretterly's vanity had probably misled him; although he was able to plead that Lord Selincourt himself had shown himself warmly disposed to the Bretterly alliance, until Newnham's return from his travels and the ardor with which he pressed his suit had suggested a more eligible match for his daughter.

Mr. Bretterly's fury was unbounded when he heard of the betrothal, and he so far lost his self-control as to threaten condign pun-

his self-control as to threaten condign pun-ishment on his talse love and his treacherous ishment on his false love and his treacherous friend; for so he was pleased to speak of them. But whatever passions may have consumed him, he contrived after the first explosive outburst to keep his chagrin to himself. He congratulated the young couple on their engagement with seeming heartiness; and when after a brief courtship the day of their nuptials drew near, his presents excited general admiration for their costliness and the evidence they furnished of the elegance of their donor's taste.

As events turned out, there can be no doubt that in all this Mr Bretterly was playing a deep game and preparing the way for the execution of a deeply-laid scheme of vengeance. Behind a mask of friendship he was craftily concealing the bold design of acquiring a complete ascendancy over Newham turned pale as he viewed the

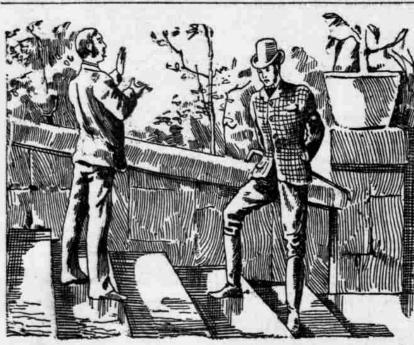
Newnham's mind with a passion for thor oughbreds, on which vast sums were lavishly squandered, to a tune that called forth a temperate but firmly worded remonstrance from Ballard, the atteward.

But once started on this wild career, Mr. Constant paid little attention to remonstrances, which he brushed aside with conferences were humor. He heard of the

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strances, which he brushed aside with contemptuous good humor. He heard of the
wonders at Mountcastle, only to dream of
the ways in which he could emulate, if he
could not out-rival the wildest eccentricities of the most eccentric Duke who was
ever decorated with the strawberry leaf.
Bretterly was ever at his elbow to give him
counsel when wanted. He was his Mephistopheles, too, to spur him on with some
new extravagance when he showed signs of
flagging: always contriving, however, that flagging; always contriving, however, that every new departure should appear to be the spontaneous result of Newnham's own mind and will, and not the product of the direct prompting of his fidus Achates. It would be tedious to trace the successive

steps by which the unsuspecting squire was lured onward to the ruin planned for him. A fine inheritance was not dissi-pated—so far as a strictly entailed estate could be dissipated—in a day. Bretterly's schemes were spread over a serious of years, during which this Machiavellian tempter during which this Machiavellian tempter never once dropped the mask. It was not to be supposed that so redoubtable a patron of the field sports of his native country as Mr. Constam was, should not sooner or later discover a warm interest in the turf; or that when this proved to be the case, that Bretterly should prove wanting in skill to direct the new pleasure to the furtherance of his deeply laid plot to bring about Newnham's ruin. The turf, and a certain well-known club where high stakes were played for nightly, gradually completed what had for nightly, gradually, completed what had been begun in simple extravagance. There been begun in simple extravagance. There were rumors after a great race, when money was risked which might have proved discomposing to the nerves of a millionaire, that Mr. Constam's horse was "pulled;" certainly, instead of coming in first, which was declared to be "a moral," it came in last. These rumors were never cleared up. There was no evidence of their truth to be obtained. If "The Pride of Greystoke" had been "pulled," it had been done too cleverly to admit of detection. Notwithstanding, there are old "turfites" who still remember that race, and who assert



Newnham's mind, in order that he might the more surely lure him to his ruin. If he emotion.

The pallor deepened on his handsome face him of his fortune, and beggaring him in name and reputation—he might look upon the desolution brought about by his Machiavellian devices as a compensation for the blow his proud heart had received

The mischief could not have been fore Who would have suspected behind that smiling exterior, those gracious manners which Mr. Bretterly knew so well how to assume, the elements of a plot? And, more than all, that behind valuable services (for such they seemed to be) sponta-neously rendered with an air of good-fellowship, there lurked a deliberate purpose to

wreck two lives? But so it was.

Many months had not rolled by before shrewd observers, who had heard and treasured up Mr. Bretterly's threats in the day of his wrath, shook their heads gravely as they saw him obtaining an influence over Newnham which boded ill for Greystoke Court and its inmates. "Lookers on see most of the game." So it was here. It gradually became apparent to the more discerning that whilst Mr. Bretterly always contrived that his actions should wear the appearance of friendly efforts to serve Newnham's interests and advance him in the county, he was ever leading him into some fresh extravagance, which, growing like ever-descending snowflakes into an avalanche, must inevitably involve him in the

long run in irretrievable disaster.

Mr. Bretterly was too wily a tactician to hurry the accomplishment of his purposes. He was content with small measures to be gin with; patient to wait for the slow de velopment of his plans, where hasty measures might have had the effect of putting his victim on his guard, and thwarting the vengeance which never slept.

He took the first step when the master-ship of the hounds was offered him. When "the Duke" resigned this position, on the plea that now he had become too old to hunt the county should look out for some younger man to lead them in their sports. especially as the heir-apparent to the Dukedom, a distant cousin, was not a hunting man, Mr. Bretterly's enthusiasm for field sports marked him out as the man to fill

Mr. Bretterly caught at this opportunity to commence his mining operations against the young Squire of Grevstoke, by declining the honor for himself, and working hard secure Newnham's nomination to the vacant honor. The county demurred to the selection, but as Mr. Constam was personally popular, Mr. Bretterly succeeded in bring-ing round objectors to his views, with the result that the dazzling honor was laid at Newnham's feet, and Mr. Bretterly began to acquire that complete ascendancy over the mind of his victim, which led to such deplorable results as are about to be narrated. The truth must be told; Newnham's head was completely turned by the flatter-ing proposal, while the little Lady Barbara fairly clapped her baby-like hands over the sudden greatness so unexpectedly thrust upon her husband. Newnham had not forgotten that his grandfather had been a foreigner, of doubt-

ul extraction, who owed his success to s lucky coup made in a speculative venture on the issue of the last struggle between Napoleon and the Allied Powers. Now that it was proposed to him to succeed "the Duke," the temptation to submit himself to be branded with the social hall-mark implied proved irresistible. Was not this the part which family tradition had predestined him to play? As for Bretterly's goodness in consenting to waive his personal claims in favor of his friend, it was something almost unheard of. Newnham could not find words warm enough to express his gratitude and his sense of Mr. Bretterly's great ser-vice and "noble generosity." He inaugurated his reign by determining

that he would not be outdone by "the Duke." The county would find that they had not misplaced their confidence. He formed an immediate resolution to build new stables, which would cast the far-famed stables at Mountcastle (the Duke's sent) into stables at Mounteastie the Duke's sent into the shade; a resolution which needed no fanning from Bretterly to keep it alive. But when once he set out on the path of extravagant and ridiculous expenditure. Bretterly took good care that the young squire should not stand in want of new excuses for launching out still further. He infected

steward, sat in the panneled-oak library at Greystoke Court as a Committee of Ways and Means. When he spread out a schedule of his "debts of honor," not including moneys which "that dear old fellow, Bret-" had lent him and learnt that his treasury was empty and his tenantry were bitterly complaining of rents screwed up to meet the claims incurred by his extravagance, Mr. Constam's spirit groaned within him, and he turned pale to the very lips. "What are we to do, Ballard," he asked

disconsolately, while mentally cursing his folly, as the bitter consequence of his wild career for the first time dawned upon him. "The worst of it is, squire," the steward replied, with his hand on the rough calculation lying before him, "that these are little more than half your liabilities."

"Quite so," Newnham rejoined; "these are only the claims that must be provided for immediately. The rest must stand over. "Pardon me, squire, that cannot be. The whole position must be faced at once. I was just saying that these claims are only part of what must be looked at. Do you know, squire, that when the contracts for all this building which is going on are added to this list of yours, the sum total, as nearly as I can reckon, is equivalent to the rentroll of the estate for the next five years?"
"What!" shouted Newnham, springing

from his chair. "That is so, squire, and I should not be far out if I were to say that it will take ten years of cheese-paring economy before every incumbrance is cleared off the estate." "Still, you do not say what is to be done," Newsham went on, impatiently, as the full measure of the disaster became more clearly revealed to him.

"I can find a way out of all difficulties, if you will only be amenable to reason, squire," Ballard replied. "The principal difficulty is yourself, sir." "I don't take you, Ballard. 'Pon my word, I don't take you. I can't for the life of me make out what it is you are driving at

"Listen, squire. If you were out of the way, and I were acting under power of at-torney for you, it would go hard with Joe Ballard if this estate was not as free from all charges before seven years are over my head as it was when you came into it. I would raise a mortgage on the rents for the next seven years, covering the risk by a policy of insurance. I would pay off every claim, including such of these building contracts as are not voidable. Such of them as are voidable I would break. By dint of economy seven years' time would enable us to repay principal and interest."
"And then 'the king would enjoy his own

again," Newnham exclaimed, smilingly, again, Newhitam extrained, smithiger, quoting the old Cavalier song. "Exactly!" Ballard replied, laconically. "Ballard, you are a trump," Newham said excitedly. "You have my full permis-

sion to set in this matter as you think best." "Have I?" the steward remarked dryly. "Wait a moment, squire, until you hear the conditions. You must go abroad for this period. Go to Africa, ostrich shooting, if you like. Or, what do you say to India? There is big game to be had there, I'm told. You might do both, for that matter. Anyway, go abroad and enjoy yourself in a reasonable way. It sounds to sense, squire, that a fine young gentleman like you, full of animal spirits, must have something to do and that's my recipe." "Have I?" the steward remarked dryly.

of animal spirits, must have something to do, and that's my recipe."

This was quite a long speech for Ballard. He drew a long breath, preparatory to a further exposition of his views, which gave Newnham the opportunity to ask, with an evident look of dismay, and in low, prolonged tones, as of a man laboring under the deepest astonishment and seriously entertaining doubts of his interlocutor's "Do I understand you to mean, Ballard...

that I am to quit England; that is to say-bid goodby to Lady Barbara and my chilt dren for seven years? Man alive! wha can you be thinking of?"

"I am thinking," said Ballard, speaking

you will have enjoyed many pleasures, seen many strange countries, and you will come back with such a fund of experience that you will know how to meet the temptations which have brought things to this pass, even if this kind of thing be a temptation to you then, which I beg leave to question. Cut the whole connection, squire, and, believe me, you will never renew it."

There was wisdom in the trusty steward's counsel, and Newnham knew it, little though he relished the prospect thus opened out. Well would it have been for him if he had taken this sagacious advice. A bitter sorrow would have been saved to his fair young wife, and the dark fate menacing him would never have been his. Unfortunately, he closed the conference hastily soon after, and rode over to see Bretterly, to whom he unbared the whole dismal position. The idea of raising a loan on the security of the rents for the next seven years was eagerly seized upon by Bretterly and turned into the rents for the next seven years was eager-ly seized upon by Bretterly and turned into a new temptation.

"There is not the slightest reason," Bret-terly said, "why you should expatriate your-

self for seven years, or for seven months.

Mortgage your life interest in the estate right out. That will give you money to handle, and once in the possession of funds you will feel more at your ease; and you know if you can hold on, you stand to pull off something considerable on the next events."

Bretterley's sinister counsels were taken. Ballard was not consulted, neither were the family solicitors. Newnham felt a nat-ural reluctance to bring a knowledge of this transaction before the old and trusted advisers of his family. He gratefully accepted Bretterly's offers of assistance in this matter, little imagining that Bretterly was joyfully assisting him to utter ruin. Bretterly's solicitors acted for him. The mortgage on the rents of the Greystoke estates during the lifetime of Newnham Constam, and a policy with the Universal covered the mortgages's risk. mortgagee's risk.
Mr. Constam's Mephistopheles was now

more persistently at his elbow the serew and the victim would be pinned to the wall beyond remedy. Blindly following his mentor, Newnham took the last step, and when the next Derby came off the sum he had borrowed was swept into the same net; and, worse still, he had "plunged" so badly that he knew when settling day came he would be without funds to meet his "debts of honor," and that the Jockey Club would have something unpleasant to say. He returned to town with his own set, in

a four-in-hand, driven by Bretterly, dined at his club for the last time, bearing his misfortunes lightly, and chatting with a gay insouciance which sat gracefully on the shoulders of a man laboring under so tremendous a weight of misfortune. Never had his mood been more joyous, his jokes more brilliant, or his laugh more cheerful. He took a hand at whist after dinner, and

was a winner for some small sums. Then he rose from the table remarking that he would be back in five minutes.

A moment later, the hall porter saw him quit the club, leaving his light dust coat and stylish umbrella behind.

From that time he was not seen in the flesh by any of his intimates. A policeman met him a few yards from the Elysium walking swiftly in the direc-

tion of Trafalgar square.

The constable, who knew him well, made a salute, and in reply to this salutation Mr.
Constam made a brief comment on the
beauty of the evening, and wished the "good-night."

And so that retreating figure, walking swiftly in the direction of Trafalgar square, in the golden haze of the summer night, was the last that was seen of Mr. Constam. He had disappeared, leaving no sign behind him, as effectually as if the earth had sud-denly opened and swallowed him up. (To be concluded next Saturday.)

GET OFF THE BEATEN PATHS. Success is Only Met in Fresh Fields and Pastures New.

Individuality is a totally different thing from originality. The great body of men go through life in ordinary ways, utilizing, as it were, the street car of transportstion. A few have their own coupe. There are thousands upon thousands of common carrier vehicles to every one individual convevance. There are millions who use that which is common, when there are but scores able to keep for their own special accommodation, private means of going here

or there.

How many boys with whom you went to school, how many youths with whom you went to college, are known by name to-day to the communities in which they live. Newspaper men, officials, if asked to give a thousand names from memory might do so. But if asked to name a thousand indi-

vidualities, by which I mean names of men who have made themselves felt in all the world during the past 20 years, the most ex-pert would be palsied ere he had reached You see, as a rule, men don't amount to

They are born, heaven knows why. They pass along the highways or the byways, in conspicuous, unattractive, unsuccessful, as a rule, and die. Nobody knows whence they came, what they are here for is a monumental puzzle and nobody knows where

they go to.
The dominies have great advantage over the rude and unlettered in that there is no possibility of demonstrating the falsity of their assertions. No one has as yet returned from any part, so far as we know, of the undiscovered country, and the great problem which necessarily forces itself ever unsolved upon every human mind is "is this the end?" The dominies say no, but that's their business. They are paid very well to say "No, this is not the end. There is a future." As Mary Fisk said: "We don't believe much, but we hope a great deal," and in that pithy sentence is the concrete common sense result of centuries of thought. We can't believe much, but we all hope a

great deal. So that? Well, it seems to me that the "so that" is obvious. Strike out, swim away from other men. Make your own record. Don't everlastingly be somebody else's lieutenaut.
Avoid beaten paths. If you can't make a spoon, at least spoil a horn in laudable endeavor. The second horn may not be spoiled.

THE BALLOON FISH. A Strange Creature That Exploded When Exposed to the Air.

Chicago Matt. "You never saw a balloon 'fish?" queried the Virginia gentleman of a clerk.

"No I never did: never even heard of one before.' "I never saw but one, and that one I caught while fishing off the dock at New-port News, within almost a stone's throw of where the hulk of the old war ship Cumber-

land is said to repose. When I landed the fish on the dock it was just an ordinary looking fish, but I found before I got the hook loose from its mouth that it was swelling. I became so excited that I forgot to throw my hook and line back into the water. The fish kept swelling, and finally became as round as a ball. I was more astonished when its hide began to crack and astonished when its hide began to crack and it became evident to me that it was on the point of bursting. It seemed to be suffering great pain. As I did not care to witness the suffering any longer I pushed it off the dock with my foot. No sooner had it struck the water than it gained its normal condition and shot out of sight like a flash. I learned from a man who said that he knew that the balloon fish could not live many minutes out of the water: that they "I am thinking," said Ballard, speaking with deliberate emphasis, "I am thinking," he repeated, "how we are to avoid matters getting worse. Trust me, squire, that as soon as existing claims are arranged for, it is your best plan to put the distance of the ocean between you and too certain temptations to add to the load. In seven years

HOW TO KILL A BEAR. An Old Man Gives Advice to Young Men Who Go Hanting.

"Yes. I 'spose I've killed more b'are than any other man in the State of Pennsylvania," said the old man, as he pushed back his coonskin cap. "The total count is about 50, I believe.

New York Sunl

"You must have been in dangerous positions many times?" "You bet!"

"I suppose that scar on your check was made by the claws of a bear?" "That sear? Oh, no. The old woman hit

me thar with a splinter." "Your left eye is gone. Did a bear do

"Left eye? Oh, no. The old cow hooked that out."
"Fifty bears is a good many. Some of them must have been old and fierce?"
"You bet!"

"I notice your right hand is crippled. I suppose a bear got it into his mouth?"
"Right hand? Oh, no. I got that caught in a corn sheller." "You walk lame in one leg. Did that come from a tustle with a bear?"
"One leg? Oh, no. I fell off a load of hay

"Well," persisted the questioner, "that scar over your right eye must have been made by a bear."
"Right eye? Yes, purty near being a b'ar. I run agin a beam in the barn in the dark."

"Then you were never hugged, chawed, nor clawed by a bear?" quried the reporter

"By a bear. Oh, no."
"But you have killed 50?"
"Yes, an even 50."
"How did it happen that you were never

"Harmed?" Oh, I always shot 'em at least 40 rods off, or first got 'em into a trap and shot 'em ar'terwards. Don't never let a b'ar come nigh to you, young man—they's

EXPENSE IS NO OBJECT.

Two Bands Entertain Twelve Guests at the Pence de Leon Hotel.

Curious stories come from Ponce de Leon Hotel in St. Augustine. Mr. Flagler's expenditure there now amounts to nearly \$6,000,000. Early in January there were only 12 guests in the hotel. At the same time two bands were engaged in the hotel. One is a Spanish band that plays during the dinner hour on mandolins and sings quaint Spanish songs. The other is a famous New York band, playing in the courts, and for the morning and evening concerts. Mr. Seavey, the manager of the hotel, wrote Mr. Flagler, and suggested that as there were only 12 guests in the house he dispense with one of the bands. Mr. Flagler wrote back that he didn't want any sugges-tions from Mr. Seavey as to how expenses could be decreased, but if he had anything to say as to how the attractiveness of the hotel could be increased he would be glad to hear from him.

Mr. Flagler does not seem discouraged. He has just bought the railroad running from St. Augustine to Palatka and from St. Augustine to Jacksonville. Last Sunday he changed both of these to broad-gauge roads, and shortened the schedule more than half. He is going to build a bridge over the St. Johns, so that the vestibule trains can run into St. Augustine from New York without transfer. He is building an opera house in St. Augustine at a cost of \$300,000, a magnificent church, and a Union depot that will cost about \$200,000. This depot he will surround with a superb park. He is paving every street running to se hotel with asphalt at his own expe In short, he is determined to make St. Augustine the grandest pleasure resort on earth. His Russian baths in the Alcazar cost \$300,000, and are luxurious beyond description. He says he will spend \$10,000,plant to suit his ideas.

HOW BIG BIRDS ARE FED. Feasting on White Rats-The Dainty Dishes

Sunday is feast day for the birds of prey that live in the big eages at the Zoo. While their favorite dish would scarcely repose with grace upon an American dining table, it is regarded as a dainty morsel by the slant-eved sons of Confucius. His favored dish is white rat. The Chinaman likes it cooked, but the big condors, vultures and

eagles prefer it served raw and whole. The birds await their Sunday feast of white rat with ravenous impatience, and many valiant strucgies for the toothsome rat take place within the cage. Head Keeper Byrne sets his traps for white rats all over the gardens, and when Sunday comes he repairs to the cage with the feast. Immediately upon scenting his approach, the birds begin to screech, and their inclosure is a confused mass of flapping wings

and gaping beaks.

The rats are thrown in alive one by one, and with lightning quickness a sharp-hooked beak buries itself in the rodent's flesh as soon as his body touches the ground. The big ones get the choice, and feast in peace until the smaller hawks get their eyes on the prey. Then, with a swoop, they snatch the morsel from the larger birds, and an interesting struggle ensues between agility and strength. When several rats are thus being contested for the conflict is bloody, and, as Keeper Byrne puts it, there foundry. A reporter witnessed such a scene last Sunday, and it took the 50 birds about 20 minutes to fight over and dispose of a bushel of white rats.

AN OLD-TIME TRICK.

Beatlog Policy With Pigeons-How a Player Made a Fortune. Albany Journal.]

In the old days before the telegraph a man in Greenbush, N. Y., who was infatuated with lottery policy as it was then played, hit on a plan of "beating the game." The returns of drawings were then received knotty point that might be worked up into in New York some hours in advance of the a subject for a drama, a farce or a comic Albany agent's receipt of them, and it occurred to him to try heading off the mail with carrier pigeons. So very secretly he secured a couple of pair of homers, and when the time for the next drawing approached shipped them to New York. A relative in New York secured the drawing as it arrived, and fastening a slip containing it properly secured about each pigeon's neck, let them loose. They arrived in Albany far in advance of the mail, and the Greenbush man investing heavily on the Greenbush man investing heavily on the numbers thus received nearly bankrupted the policy men on his first essay. He worked it more guardedly thereafter, but they finally tumbled, and placing upon him the sobriquet of "I fly," he retained it to his death. His winnings were at least \$100,-

The Cane as a Weapon.

New York Sun-1 "The way to use your cane," said a noted foreigner the other day, "is not to strike with it as if it were a club. That is of so little use that it is doubtful if it would not little use that it is doubtful if it would not be wrenched away from you the first blow you tried to strike. You can make a cane the most ugly and vicious of weapons by simply punching with it. You hold the handle in your right hand and use your left hand merely to guide the point. Then jab with it at your assailant's stomach, neck, or face, accordingly as you want to hurt him. He cannot get the cane away from you, and cannot get within arm's reach of you."

death it would have reached Naples a few minutes later than 11:23, and would have found A. B. a married man of over 20 min utes' standing! His first wife died, in fact 23 minutes subsequent to the Naples marriage, though that was authentically declared to have taken place at 11 A. M., an the wife's death was with equal certaint shown to have occurred at 10:30. Was the marriage legal and valid or bigamous and null?

SPECIAL RAIL RATES.

A Vicious System That Leads to Violations of the Law.

WHERE THEY WORK INJUSTICE.

Facts About the Special Iron Tariff East of the Mississippi.

A STUDY OF THE GOVERNING SCALE

IWRITTEN FOR THE DISPATCH. The officials of the railways east of the Mississippi river and north of the Newport

News and Mississippi Valley system have shown more of a disposition to comply with the law than those of any other part of the United States. Yet even here we often find the spirit of the law violated. This is most frequently done by the vicious system of special rates. Formerly it was the custom to make special rates for individuals or firms. This has been superseded by the custom of making special rates on commodities and for localities. It is proper that freight should be classified and charged according to its comparative bulk, weight and value. Thus drygoods are classed higher than nails, and whisky higher than kerosene. Drygoods are usually packed in shape conven-ient to handle, and their weight proportion-ate to bulk is such as to make what is called good freight; but their value is much greater per pound than nails, and they are liable to damage by wet, collision, fire and stealage, while nails are scarcely liable to damage at all, hence the carrier is justified in charging less for carrying nails than for carrying dry-goods. These qualities in freight are all taken into consideration in classifying. But it is too often the case that special

rates are made on certain commodities much lower than the regular rate applicable to the class to which they belong, the other commodities of the same class being charged at the regular rate. This is dis-

A FLAGRANT CASE

of this discrimination is the "special iron tar-iff" now in force on all the railroads in this territory. What is known as the "official clas-sification" governs in this territory. In it bar iron, steel, nails, spikes, bolts, nuts and kindred articles are rated as fifth class. Pig iron, brick, lumber and a few other articles as sixth class. Sometime ago the officials of the leading roads out of Pittsburg were con-vinced that the iron rates were too high. vinced that the iron rates were too high. This was true; but it was also true that the scale was too high. My meaning can be better explained by giving instances. The present scale of rates, Pittsburg to Chicago is first class, 42½c, second 37½c, third 27½c, fourth 20c, fifth 17½c, sixth 15c per 100 lbs, governed by official classification; thus bar iron, steel nails, etc. were 20c per hundred pounds in small lots, and 17½c in carloads. Pig iron, brick, etc., 15c in earloads. loads. Pig iron, brick, etc., 15c in carloads. The fact that the rates on iron were too high proved that the fifth and sixth classes were too high. They should have been reduced. Instead of that a special tariff was made on iron and steel articles, placing them in fifth class small lots, and sixth class carloads, but leaving other articles where they were. This was unjust. It iron is entitled to a rate of 15 cents per hundred pounds in carloads from Pittsburg to Chicago, there are other articles (those classed regularly as a livit class) which are actived. sixth class) which are entitled to a lower rate, and it is discrimination against the shippers of those commodities not to place

them relatively where they belong. ABOUT GOVERNING BATES.

Rates between New York and Chicago are what may be termed governing rates, that is to say, all other rates are based on them. Thus the rates from Pittsburg to Chicago are based on a certain percentage of the scale from New York to Chicago and rates from Pittsburg to Cincinnati, Louisville, East St. Louis, Peoria, etc., are based on a certain percentage above or below the scale, Pittsburg to Chicago. Hence, the latter scale is a fair one to use as an illustration.

A study of this scale will expose a clever method of discriminating against this territory, without antagonizing the inter-State commerce law. By referring to the figures given above, it will be seen that the six classes, Pittsburg to Chicago, are respect-tively, 4214, 3714, 2714, 20, 1714 and 15 cents per 100 pounds. The distance is 468 miles. A freight man will tell you that for the distance the first three classes are too low, and the last two classes too high. A proper proportioned scale makes first class about

four times sixth class.

Why then are these figures used? Here is the whole secret; New York ships west large quantities of high class freight and comparatively small quantities of low class. This territory ships west large quantities of low class freight and comparatively little high class. Hence the basing scale of rates, New York to Chicago, is made to favor New York shippers, the higher classes of the scale cut down, the lower classes held up. Thus the territory producing large tonnage of low class freight pays more than its proportion toward the support of the railroads in order that the territory shipping large quantities of high class freight may pay less than its proportion. I give below the present scale of rates, Pittsburg to Chicago, compared with what the writer thinks would be a proper one: would be a proper one:

Present scale....42\(\) 37\(\) 27\(\) 20 17\(\) 18
A proper scale....50 40 30 20 15 12 The inter-State commerce law would be The inter-State commerce law would be improved by a provision compelling railway companies to classify all freight, to publish rates in scales of classes only and when they changed the rate on a commodity to change the class or the scale. This would prevent special rates and be a great saving of labor and expense to the railways themselves as well as justice to the patrons. Special rates are a species of special legislation and special legislation is always unjust.

Tom Shra.

A PLOT FOR A PLAY.

Marriage as Affected by Longtitude, & Curious Question.

T. Adolphus Trollope, in a communication to Notes and Queries, propounds a opera. It is put in all seriousness, however, as a question of law.

A. B. goes from London to Naples. leaving his wife resident in the former city. But he, unfortunately, falls in love with a young lady at Naples; and being a wicked man, with no fear of God and little fear of the law before his eyes, he determines to deceive her by a bigamous and invalid marriage. He is accordingly married, to all appearance legally, on board an English man-of-war in the bay, in the presence of the captain, at 11 o'clock in the morning of February 10—the time being unquestiona-bly ascertained. But the wife left in London died on the same February 10 at 10:30

don died on the same February 10 at 10:30 in the morning, the time being certified beyond all question. Well, the case is clear and simple. A. B. had been a widower for half an hour when he married and could, of course, legally do so.

But say! When it was 10:30 in London it was 11:23 in Naples. Had a telegram been dispatched instantly after the wife's death it would have reached Naples a few minutes later than 11:23 and would have